#### LAKE OF THE OZARKS

# BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOI. 12 -- ISSUE 4

APRIL, 2016

#### **BOATING ON BACK**



#### **HB Traffic jam**

Options to reduce holiday wait time. Page 6

#### **Not fair**

Ferguson problems cause backlash at Lake. Page 13

#### Tax return fraud

Scammers even worse than IRS. Page 12

#### Clean up, clean up



Hoping everybody will do their share. Page 25

#### Ready for the worst

HB emergency preparedness group plans ahead. Page 4

#### **Monthly Features**



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 18

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#### Crossword

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### Lake Ozark hoping for help in cleaning up

By Nancy Zoellner-Hogland

Lake Ozark aldermen recently approved measures that allowed the city to apply for Community Development Block Grant (CDBG) funding from the Missouri Department of Economic Development (DED). If awarded, the funding will be used to help cover the cost of demolishing 10 homes and one commercial property in the city.

The properties include the former Old Time Photo building next to Dogpatch and behind the gazebo on the Lake Ozark Strip; a mobile home at 155 Forest Hills Road; a single-family home at 3 Station Road; four structures at 31 Carl's Road; and four structures at 415 Thornsberry Road. All were described as "severely out of compliance with city ordinances" in the CDBG application.

The total project cost is estimated at \$64,000. The city proposes to contribute \$1,200 in cash and \$5,400 in-kind labor by city employees. Van Dee said approximately \$8,100 will come from the property owners - \$500 each for the residential properties and 20-percent from the commercial property owner. The grant funds of \$49,000 will cover the rest.

"We're not exactly sure what the final cost will be because it's all based on estimates. When we let the contract, it may be less than that, however we won't know that for sure until an asbestos inspection is completed and we can't do the inspections until the grant is awarded," City



If Lake Ozark's project is selected by the Missouri Department of Economic Development, the city plans to use grant money to tear down, among other structures, these circa-1950s cabins which long ago fell into a state of disrepair. Nancy Zoellner-Hogland photo.

Administrator Dave Van Dee explained, adding that during a check of the city, they actually found 21 dilapidated structures that "on the surface" could possibly have qualified for demolition under the program. "Then we had to go thru due diligence to determine if they had truly been vacant. We did that by looking at utility billing for the selected properties to make sure there had been no consumption for at least a year. Next, we approached the property owners to see if they were interested.

And not everyone was interested. In at least one case, we learned a house that had been selected was already in the process of being demolished."

He said this the first time the city has applied for the grant money.

"It's been my experience in the past that, with grants, you usually have to work thru two cycles before you're successful because during the first cycle, you figure out what you're doing wrong and then you shore up your request for the next cycle. However, we put together a good presentation so this time, it might be different. If we do get approval, we're prepared to move forward with the program immediately," he said.

Grant awards are expected to be announced in early summer. Van Dee said, assuming the city learns in July that it had won the grant, they would first have to solicit proposals for a grant administrator, then go thru the building inspection process and get an asbestos inspection done continues on page 28



# Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 14 for this month's "As the Lake Churns"

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# BUSINESS JOURNAL

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#### Armchair Pilot

By Nancy Zoellner-Hogland
THE STATE DEPARTMENT is-

sued a travel alert about potential risks of travel to and throughout Europe following several terrorist attacks, including the March 22 attacks in Brussels claimed by ISIL. According to the State Department, terrorist groups continue to plan near-term attacks throughout Europe, targeting sporting events, tourist sites, restaurants, and transportation. The alert states U.S. citizens should exercise vigilance when in public places or using mass transportation. Be aware of immediate surroundings and avoid crowded places. Exercise particular caution during religious holidays and at large festivals or events. U.S. citizens who choose to travel to Europe anyway should also follow the instructions of local authorities, especially in an emergency, monitor media and local information sources and factor updated information into personal travel plans and activities, be prepared for additional security screening and unexpected disruptions, stay in touch with family members and make sure they know how to reach you in the event of an emergency and register in the State Department's Smart Traveler Enrollment Program (STEP). The link can be found by visiting https:// travel.state.gov/content/travel/ en.html or call 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from 8 a.m. to 8 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).

THE FEDERAL AVIATION AD-MINISTRATION recently issued



a warning to commercial passenger and cargo airlines about the dangers of handling and carrying rechargeable, lithiumion batteries as cargo. Tests

a potential risk of catastrophic aircraft fire or explosion. FAA battery fire testing showed that current cargo fire suppression systems cannot effectively control a lithium battery fire. According to the FAA, hazardous materials rules currently ban passenger airlines from carrying lithium-metal batteries as cargo. In addition, a number of large commercial passenger airlines have decided voluntarily not to carry rechargeable, lithium-ion batteries. The safety risk assessment process is designed to identify and mitigate risks for the airlines that still carry lithium batteries and to help those that don't carry them from inadvertently accepting them for transport. Current FAA guidelines allow the batteries to be packed in carry-ons as long as they are 160 watt hours or less.

UNDER A RECENTLY proposed Senate bill, the government would standardize the way airlines disclose fees for basic services like checked bags and ticket changes. According to sponsors of the bill, the changes would make it easier to comparison shop because the full cost of the flight would be accessible. To accomplish that goal, the Department of Transportation would be charged with developing a way to display fees in an easily understood manner. The legislation also governs the way airlines handle refunds for such things like ticket cancellations and other services purchased but not received by passengers and requires the government to set safety standards for small drones, requiring online safety courses to fly them. The bill will also change the manner in which safety certifications are handled. Opponents say the move ultimately will increase prices.

AS MORE TRAVELERS take to the skies, and more terrorist attacks are being carried out, wait times at airport checkpoints also have been climbing - some to as long as one hour. That spurred the Transportation Security Administration to reevaluate its screening process and ultimately to hire more screening officers and reassign canine teams to busier airports. According to TSA officials, some 200 officers per week are graduating from training school to fill the need. In addition, more explosive-sniffing dogs are being employed to sniff passengers for traces of explosives. That allows

some travelers to move through expedited screening, which doesn't require removal of shoes and lightweight jackets and allows travelers to leave laptops in their cases. Some airports are also warning travelers of longer wait times so travelers aren't surprised.

TRAVELERS CAN HELP CUT **DOWN** on wait time at security check-in stations by dressing "smarter." Smart Travel writer Caroline Costello suggested that travelers should avoid wearing jewelry, lace-up shoes, belts with metal clasps, T-shirts with offensive or threatening slogans or bulky or baggy clothing. According to the TSA, travelers might be selected for a patdown inspection if their clothes are "large enough to hide prohibited items." T-shirts with slogans deemed "threatening" could result in extra questioning and offensive sayings could even get travelers booted off a flight. Because shoes have to be removed, anything but slip-ons could greatly increase time in line for you and everyone behind you.

**MARRIOTT AND STARWOOD** 

# Marriott.

have applied to the Cuban government and the U.S. to build hotels in the Caribbean nation. Since President Obama announced in December 2014 that, after more than 50 years, the U.S. would restore its ties with Cuba, several U.S.-based companies, including eight airlines, have applied to do business with Cuba. One of the concerns about increased travel to the island country is the lack of accommodations.

TOO MANY CLOTHES, books, magazines and toiletries can weigh down your suitcase and quickly fill up space. Smart Travel staff writer Olivia Briggs suggests bringing three tops and three bottoms that can be mixed and matched instead of packing an outfit for each day, pack only one or two pair of jeans and take one or two pair of comfortable shoes that can be dressed up or down. Load books and magazines on a smart device and use the hotel's hair dryer and toiletries, which can include deodorant, toothpaste, mouthwash, razors, shaving cream, feminine hygiene products, and even continues on page 23

## **Employers seeking workers need look no further**

By Nancy Zoellner-Hogland

A new Facebook page, Lake Area Help Wanted, is helping Lake of the Ozarks business owners and managers find the staff they need.

Created just a few weeks ago and so far, promoted solely by word-of-mouth, the site already has a couple dozen help wanted ads. The businesses run the gamut. A-Z Home Services is advertising that it's looking for a "reliable, honest, ambitious, and hard-working drywall finisher/ painter and laborers." Applebee's, Mexicali Blues, Wendy's and the Bull Pen all posted ads for restaurant help. Both Camden on the Lake and Tan-Tar-A are advertising to fill several different open positions. Even the city of Lake Ozarks has a listing on the site, looking for a fulltime police officer.

"I've used a similar group, Central Missouri Help Wanted, which operates in the Sedalia area, to hire a driver for my company, Show-Me Medical Transportation. However, I need drivers for the Lake area as well. I looked for something similar to the Sedalia Facebook page but couldn't find anything so I just decided to create my own," said page administrator Angie Seaton.

Her ad for Show-Me Medical Transportation states the company is looking for "honest and dependable drivers around the Lake Area. Applicants must have their own vehicles – cars or minivans – and must be able to pass all drug screening and background checks."

Seaton said she's already starting to see some results.

"I've asked business own-

ers to let us know if they filled a position because of this page. In addition, I'd like to hear from those who were looking for jobs and who have had successful interviews or landed a job because of the group. I've seen some people posting that they have interviews lined up and that's exciting. I think that will be encouraging to everyone," she said, adding that she also hopes members will continue to share the site with their friends. "I know this is still a relatively small group but we are growing - and we want people to keep sharing or tagging others who

might be interested. The more members we get, the greater the likelihood of pairing employers and employees."

Available jobs can include full-time, part-time, temporary, as-needed, or if someone just needs help for a few hours a day. Seaton advised users to post as many details about the job as possible and also to make sure they include contact information.

To use the site, you must be a member of Facebook, although you're not required to have a business page. Simply click on the tab asking to join the group. Seaton said she checks the page every couple hours and will add new requests to the group as soon as possible.

However, there are a few restrictions. She said she doesn't want resumes posted by job seekers, nor does she want posts for multi-level marketing or "pyramid schemes." In addition, jobs must be within a 50-mile radius of the Lake. Any posts not meeting those guidelines will be deleted.

"I don't want Springfield and Jeff City advertising on the page, although I'm getting ready to start another page for the Jefferson City area because they don't have anything like this there either," she said. "I'm really hoping this will take off and grow. The Sedalia site has close to 6,000 members and although we might not get that many on this site, Lake of the Ozarks has tons of small businesses. Why not advertise job openings here where it's free? Facebook goes everywhere."



Show-Me Medical Transportation is just one of the many employers advertising on the page. Photo provided.



# Learn the essentials of emergency preparedness

By Nancy Zoellner-Hogland

In April, residents of Horseshoe Bend are invited to attend a meeting where they can learn how to be better prepared in a disaster – man-made or natural.

The meeting was organized and will be led by Ranita Jones, head of the Horseshoe Bend Emergency Preparedness Committee. It will be held at 6 p.m. on Thursday, April 21 at the Four Seasons Property Owners Association Activity Center on Horseshoe Bend and it's open to everyone – not just those who live inside POA boundaries.

"We have a manned fire station and Camden County deputies posted on the Bend but if we would have a large-scale disaster of any kind, they're going to have their hands full. And because, with one way in and one way out, we could be cut off from the rest of the area for who knows how long, we need

to know what resources we have and what we need to do to survive. The more people we can get involved, the better," she said. "We've been working on building awareness for quite some time and sometimes it seems like we're only progressing an inch - maybe two inches at a time. But as long as we can keep moving forward and getting more people informed, we're accomplishing what the committee set out to do."

Jones said topics to be covered at the upcoming meeting will include Map Your Neighborhood, a program designed to teach neighborhoods how they can more effectively help each other in a disaster; Ready in 3, a program endorsed by the American Red Cross, the State Emergency Management Agency and Missouri's Office of Homeland Security that focuses on three steps you can take to prepare for

many kinds of emergencies; and the importance of addressing homes and condos.

"I'll also discuss why it's even important for secondhome owners to have things prepared in their Lake houses and I'll cover what steps we're taking in our committee - the ham radio we're getting, the other tools we're gathering," she said, adding that she's also hoping to bring in speakers who experienced first-hand a natural disaster so they can share their viewpoints on the importance of preparation. "I'll also be providing some handouts to help guide residents thru that preparation process and also to deal with some of the challenges they could face in the aftermath."

In addition, Jones will be explaining the Vial of Life program, designed to make personal medical information available to emergency responders, and a proposed plan designed to provide quicker departure off Horseshoe Bend, in case evacuation was needed.

Members of the Horseshoe Bend Special Road District, the head of Camden County's Emergency Management Agency, law enforcement and fire protection officials are also expected to attend the meeting of the Emergency Preparedness Committee to answer questions.

In the meantime, Jones is also in the process of organizing a mini-expo to be held this fall. Her goal is to continue to build awareness of the Emergency Preparedness Committee and also provide information for children.

"I'd like to provide those who attend with emergency kits outfitted with such things as whistles, emergency information flip charts and flashlights. Because I don't have much of a budget, I'm hoping to get the busi-

ness community involved. If, for instance, a few business owners could provide 50 flashlights each, they could put their company name or logo on them. Again – the more we can get involved, the better," she said.

For more information, contact Jones on her cell phone at 618-973-1647.

Emergency preparedness programs

The Missouri Department of Health and Senior Services sponsors the Ready in 3 program. For more information, visit the website at http://health.mo.gov/emergencies/readyin3/ and click on the links.

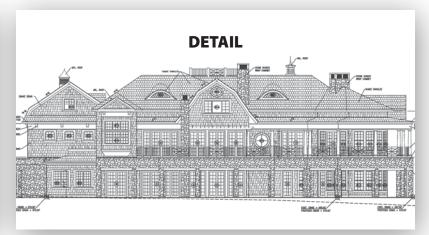
For more information on the Map Your Neighborhood (MYN) program implemented by the State of Washington's Emergency Management Division (EMD), visit http://sections.asce.org/stlouis/documents/MYN\_Web\_Info\_feb12.pdf.



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#### ri'märkəbəl adjective worthy of attention; striking.







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## age seeking solutions to holiday traffic back-up

By Nancy Zoellner-Hogland

Horseshoe Bend is a 7-mile long peninsula surrounded by the waters of Lake of the Ozarks. With some 65 miles of shoreline, it plays host to restaurants, resorts - both large and small, golf courses, dock builders, numerous condominium complexes and hundreds of homes with thousands of residents. And it has one roadway in and one roadway out - the Horseshoe Bend Parkway.

Because of that, on busy holiday weekends, traffic trying to leave the Bend can back up for miles, causing long delays for motorists. To help ease the congestion, last year on Memorial Day, Fourth of July and Labor Day, the Missouri Department of Transportation placed a lighted sign along the Parkway informing motorists that the quickest way to get out of town was to cross straight over Bagnell Dam Boulevard and then take Highway 242 to the 54 Expressway.

It helped – possibly – but it wasn't enough. At several times throughout the day, traffic was backed up and at a near standstill, for several minutes at a time, all the way to Bittersweet Road - some 5 miles from the top of Horseshoe Bend.

However, Terry Roets, the director of the Four Seasons Property Owners Association, recently attended a meeting of the Village of Four Seasons Board of Trustees and presented an idea that he said could possibly alleviate the traffic jam altogether – or at least, greatly reduce driving – and waiting - time. He proposed a plan that would allow the center turn lane of the Parkway, from the Lodge of Four Seasons to Bagnell Dam Boulevard, to be used as an additional outbound lane off Horseshoe Bend. The lane would be marked with cones put out by the Horseshoe Bend Special Road District (HBSRD) and would be used only on the last day of Memorial Day, Fourth of July and Labor Day weekends.

Once drivers reached the top of the Parkway, they would be allowed to use the same turn patterns already in place - right or left on Bagnell Dam Boulevard or straight across to 242.

"We lose a lot of revenue on Horseshoe Bend on those holiday weekends. People leave early or they don't come because they know if they come on those weekends, it takes a lot of time to get off the Bend," he told the board.

Roets said he planned to meet as soon as possible with the Lake Ozark Board of Aldermen, the Missouri Department of Transportation (MoDOT) and the HBSRD in order to get the plan established by this Memorial Day. He said he's already talked to several resort owners who said they would be willing to send letters of support for the plan to MoDOT. He also asked for a letter of support from the Village. Trustee Dave Purdue promised the Village would soon discuss the plan and make a decision.

Roets also said if the plan was approved, it also could be used for mass evacuation during an emergency. He added that they plan to look at the possibility of installing signs, similar to the HOV hurricane evacuation route signs used in coastline areas, informing motorists that the center turn lane was designated as an emergency lane.

The plan was supported by Ranita Jones, a Village trustee and head of the Horseshoe Bend Emergency Preparedness Committee. Jones has been working with other members of the community to prepare for any emergency that would affect the Bend - whether man-made or act of nature. At the Village meeting, she said she felt that implementing the plan three times a year would be good practice and would get people used to the idea so it would be easier to employ in the event it was needed.

In an earlier interview, she explained that she had talked to some residents of the Bend who are worried that if Truman Dam failed, water would cover the low spot on Horseshoe Bend Parkway and people would be trapped until the water receded or the road was fixed, if it was undermined.

"Some say that being this close to Bagnell Dam, we wouldn't see much flooding. Others say we'd all have plenty of notice to evacuate but my feeling is, we need to create a plan so if we are cut off from the rest of the world, we'll be prepared," she said.

Jones will be holding an preparedness emergency committee meeting at 6 p.m. on Thursday, April 21. The meeting will be held at the Four Seasons Property Owners Association Activity Center on Horseshoe Bend. For more information, see the story on page 4.

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# **Hulett and Chevrolet provide equipment, funding**

Hulett Chevrolet Buick GMC is partnering with the Camdenton Youth Baseball League in Camdenton, and has joined forces with the national Chevrolet Youth Baseball program to provide new equipment, a monetary contribution, and an opportunity for community members to earn additional donations for their league via a Test Drive fundraiser.

"Playing the game of baseball helps kids develop skills like leadership, cooperation and sportsmanship while bringing families and communities together to show their support. Hulett Chevrolet Buick GMC and Chevrolet Youth Baseball are proud to participate in a sport that brings so many smiles to kids and families in Camdenton." said Jason Hulett. "Chevrolet believes that in play, there are possibilities and supports the spirit of teamwork that baseball instills in its players."

2016 marks Chevrolet's

Youth Baseball program's 11th year, and since its introduction has helped aid local teams, benefiting more than 5 million young people in communities where Chevrolet's customers live, work and play. In 2015, more than 1,400 Chevrolet dealers participated across the country.

Hulett will present the Camdenton Youth Baseball League with an equipment kit that includes useful items such as bags, scorebooks, catcher's Chierran Youth Brokell Serves

gear and Chevrolet Youth Baseball T-shirts.

In addition, Hulett will present a check representing a onetime monetary contribution to Camdenton Youth Baseball League. Sponsored leagues across the country will have the chance to earn additional funds as community members take test drives at their partnering dealership to help support the league.

In addition to its commit-

ment to youth baseball, Chevrolet also is the Official Vehicle of Major League Baseball<sup>TM</sup>.

"Chevrolet vehicles are designed and built for families, safety and fun, so we encourage young people and their parents to make a Chevrolet the official vehicle of their household," said Hulett.

For more information about Chevrolet Youth Baseball, please visit <u>www.youths-portsclinics.com</u>.



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#### —LOOKING AHEAD TO FINANCIAL INDEPENDENCE

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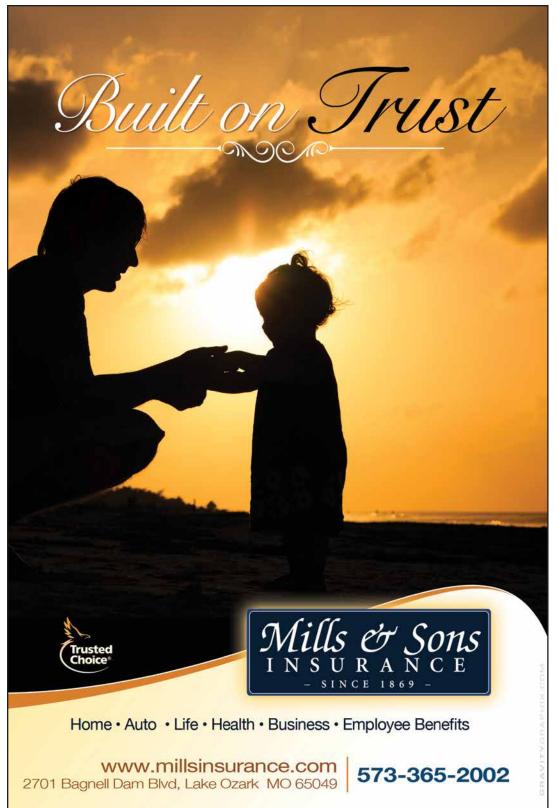
Will your distribution include shares of stock in your employer? If so, you should consider not rolling those shares over, but accepting them for your taxable portfolio. Income taxes on "net unrealized appreciation" in those securities may be deferred in this



Trenny Garrett, J.D., CTFA

manner—your accountant can give you more details.

You'll also need an investment plan for your retirement money. When you undertake this plan, consider your taxable and taxdeferred funds as part of one large portfolio. The plan that you or your investment advisors come up with needs to take all of your resources into account, as well as your retirement income needs. You are wise to be looking into these questions a year before you retire. Central Trust can help you with all of these questions, if you wish. Contact Trenny Garrett at 573.302.2474 or trenny.garrett@ centraltrust.net.





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## State of the arts at Lake is less than perfect

By Nancy Zoellner-Hogland

The Lake Area Arts Council needs a home.

According to LAC president Gloria Peterson, the lack of a permanent venue has resulted in the loss of the Performing Arts Guild, it has meant lower-thandesired attendance at some LAC events and it has prevented them from expanding some of their programs.

Because of that, she said she has stepped up efforts to find a suitable location - one that would be large enough to hold large performances and that would offer art exhibit space.

"I would like to see a place where we could hold concerts. With the Lake Area Chorale. the community orchestra, the jazz band, I can visualize some

combined performances but we'd need an adequate space because the chorale alone has 70 members. If we had our own space, we could also put on larger productions like the Messiah or some other nice musical work. Right now, we don't have any storage space so we have no place to keep costumes, props, scenery and backdrops and we don't have a suitable venue that would allow us to hold performances for more than one night," she said.

Peterson also said the LAC needs its own facility in order to be assured they could actually produce an event. Currently, the group is working with schools and churches, "And that's been okay but it hasn't been easy. We need a permanent place where we know that, if we get it booked in time, we'll be assured of having that venue and not getting bumped, for whatever reason. When we use the schools, for instance, we have to work around the janitorial schedule and that can be difficult. In addition, people just don't want to go to the symphony at the high school. We have a lot of St. Louis and Kansas City transplants who are used to enjoying the arts - who are used to going to the symphony. However, they want to go to the symphony in a nice place. I know our events would all be highly successful. However, it all starts with a nice performing arts venue where we can hold them."

She said the LAC just held a Palm Sunday art show at the Quality Inn and they will be to using the Lake Ozark Christian Church for two other events the brass ensemble and the Student Art Quest, where more than 400 pieces of art work from students in the tri-county area will be displayed.

"We're so grateful that they will allow that but if we had our own place, we wouldn't have to be putting churches out," Peterson said. "We have so many artists in the Lake area – people who paint with oils and acrylics and watercolors, and artisans - the woodcrafters and the fiber artists, and camera clubs. They all would just love to have a place to exhibit and sell their pieces."

Peterson says that a centrally located venue with multiple areas for exhibits, stage productions and musical performances would meet the needs of all the diverse arts groups in the area. Such a venue would attract more community participation in events and draw visitors from outside the area. This would mean important revenue sources, Peterson said.

"In the end, art is a business and a permanent home for arts at the lake would benefit our artisans and performers and the general economy as well," Peterson said. "We are looking for a home and a partner who can help us find that home. It has been a very long road but we believe there is a solution out there."

The Lake Arts Council, a non-profit organization, was established in 1983 to promote the arts in the lake community. Independent arts groups in the lake area include the Actors Guild, Camden County Historical Society, Greater Lake Area Chorale, Lake Area Camera Club, Lake Area Community Orchestra, Lake Area Fiber Arts Guild, Lake Area Strings, Lake Area Woodcarvers Guild, Lake Area Woodworkers Guild, Lake of the Ozarks Blues Society, Lake of the Ozarks Swing Dance Club, Lake Jazz Band, National Oil and Acrylic Painters' Society, Ozark Brush and Palette, Ozark Jazz Society and Sunrise Beach Little



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#### **Registration is Open for the** 28th Annual Magic Dragon **Street Meet Nationals**

The Lake Area Chamber of Commerce is gearing up for the 28th Annual Magic Dragon Street Meet Nationals, scheduled to take place May 6 thru 8 at the Historic Bagnell Dam Strip in Lake Ozark.

Registration has been open since January 1 and, according to chamber officials, the show is already more than one-third full. Those who want to participate are encouraged to register early, as registration is limited to the first 1,000 entries.

"The Magic Dragon Street Meet Nationals helps bring the old era back to The Strip, with old classics, Hot Rods alike, with a flash of new style and something for everyone to enjoy," said

show chairman Bert Westbrook. "There will be a lot of exciting new additions this year. One item I am very excited about will be the addition of a designated area for off road and larger vehicles. Each and every year the quality of the event continues to grow; we filled the show last year and know our success will continue for this year's show as well"

The Magic Dragon Street Meet Nationals is the only car show in the Midwest that gives away a brand new muscle car every year.

To register online, visit www. MagicDragonCarShow.com or call the Lake Area Chamber of Commerce at 573-964-1008.

#### Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

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# FBI warns of stolen identity refund fraud

Each year, criminal actors target US persons and visa holders for Stolen Identity Refund Fraud (SIRF). SIRF is defined as the fraudulent acquisition and use of the Personally Identifiable Information (PII) of US persons or visa holders to file tax returns. The fraudulent tax returns are sent to bank accounts or prepaid cards that are held under their control. SIRF is relatively easy to commit and extremely lucrative. While all U.S. taxpayers are susceptible to SIRF, over the past year, criminals have targeted specific portions of the population, including: temporary visa holders, the homeless, prisoners, the deceased, lowincome individuals, children, senior citizens, and military personnel deployed overseas. This may be due to the perception that these individuals are less likely to be aware of or receive notification that their identity has been stolen.

After criminals steal PII, they use corrupt tax preparation companies or online tax software to file fraudulent tax returns with the stolen identity information

at the federal and state level. The only legitimate information needed to file a fraudulent tax return is a name and social security number. This information is obtained through a variety of techniques, including computer

the fraudulent tax returns, they use pre-paid debit cards or bank accounts under their control to route fraudulent returns. The balances on the pre-paid cards and bank accounts are depleted shortly after the tax refund is is-



intrusions, the online purchase of stolen PII, the physical theft of data from individuals or third parties, the impersonation of government officials through both phishing and cold-calling techniques, the exploitation of PII obtained through one's place of employment, the theft of electronic medical records, and searching multiple publicly available Web sites and social media. After electronically filing

sued.

Additionally, investigative information shows cyber criminals compromised legitimate online tax software accounts during the 2015 tax season. Cyber criminals modified victims' online tax software account information, diverting tax refunds to bank accounts or pre-paid cards under their control.

Many victims of SIRF do not know they have been targeted

until they try to file their legitimate tax return. Many also receive notifications in the mail that their returns are being audited or are under review before they have even filed their tax returns.

If you believe you are a victim of SIRF, contact your local FBI or IRS field office. You may consult www.identitytheft.gov which can help you report and recover from identity theft. Additional resources are available at https://www.irs.gov/Individuals/Identity-Protection.

Tips to protect yourself:

- File tax returns as early as possible.
- Monitor your bank account statements regularly, as well and as your credit report at least once a year for any fraudulent activity.
- Report unauthorized transactions to your bank or credit card provider as soon as possible.
- Be cautious of telephone calls or e-mails that require you to provide your personal information, especially your birth date or social security number. If

- you are in doubt, do not provide the requested information.
- Do not open e-mail or attachments from unknown individuals. Additionally, do not click on links embedded in e-mails from unknown individuals
- Never provide personal information of any sort via e-mail. Be aware, many e-mails requesting your personal information appear to be legitimate.
- If you use online tax services, ensure your bank account is accurately listed before and after you file your tax return.
- Ensure sensitive information is permanently removed from online tax software accounts that are no longer being used. Allowing online accounts to become dormant can be risky and make you more susceptible to tax fraud schemes.
- If you feel you are a victim, immediately contact the three major credit bureaus to place a fraud alert on your credit records.
- If you are a victim, file an Identity Theft Affidavit (IRS Form 14039). This form is available for download from www. identitytheft.gov.



# Senate bill 572 opposed locally

By Nancy Zoellner-Hogland

A bill that was passed by the Senate and is now making its way thru the House could hamper the ability of municipalities to enforce codes and provide safe, clean neighborhoods.

So say officials at both the Village of Four Seasons and Osage Beach, which both recently sent letters to Missouri legislators asking them to oppose Senate Bill 572.

The bill was sponsored by Sen. Eric Schmitt of St. Louis County in reaction to the U.S. Department of Justice findings during an investigation of the city of Ferguson. That investigation determined that St. Louis County municipal courts were profiting from minor municipal code violations, obtaining a large percentage of their funding via fines.

In the letter, Todd Miller, prosecuting attorney for the Village of Four Seasons Municipal Court, wrote, "Senate Bill 5, a poorly written law written in response to the Ferguson, Missouri riots and seeking to limit the amount of revenue from

traffic fines, has caused great concern to your constituents. Rather than punish the few municipal courts who were acting inappropriately, it now imposes severe burdens on all Missouri municipal courts. Now additional proposed legislation, Senate Bill 572, further addressing Missouri's municipal courts is of paramount interest to us because it will likely cause the closure of many Missouri municipal courts."

Miller provided background on the Village and its court system, stating it was, "very small, operating manually with no statewide-automated link to the courts, with two part-time employees, a part-time prosecutor and a part-time judge."

"To date, the court has been a great success and the Village remains arguably the most attractive and safest area at the Lake of the Ozarks for residential living," he said, adding that the Village court has never operated as a "revenue machine. In fact, court costs are only \$20.50 and court revenues have never approached the new caps on gross

revenues mandated by SB5. Village court officials have implemented the requirements of SB5 and in doing so have incurred "onerous burdens."

Many of the tickets are issued to non-resident visitors to Lake of the Ozarks," Miller explained. The Village has never issued an additional charge of Failure to Appear; however, historically they were able to encourage defendants to appear and address their tickets by forwarding a FACT suspension notice to the Department of Revenue, suspending a defendant's driving privileges. If they failed to appear in court or pay their fines, their license was suspended until they did so. Under the restrictions of SB5, that is no longer allowed on minor traffic violations, which make up the bulk of the tickets issued.

Miller wrote that there is no longer any reason for someone to appear in court if they live out of the area. A warrant is not a realistic option because the Village could not afford the cost of extradition, he said.

Miller also said the require-

ment of community service alternatives would place a burden on the court because of the tracking and confirmation of completion that would be required.

"Our court simply cannot afford the expense and it has historically avoided community service for this very reason," he said, adding that \$300 caps on fines and costs for "minor traffic violations" handcuff the Village's prosecutor and judge and provides little deterrent for defen-

Miller also said SB572 would place additional burdens on the courts by adding municipal zoning and nuisance ordinance violations to the calculation limiting the percentage of annual general operating revenue that can come from fines and court costs.

"This broad and poorly planned language encompasses several additional matters addressed by municipal courts. The Village of Four Seasons is a community primarily comprised of residential developments; therefore zoning and nuisance ordinance violations are a primary concern of our citizens. The result is that our court addresses several of these matters annually. As proposed, SB572 will limit fines for minor traffic violations and zoning and nuisance violations from the current \$300 to \$200 and reduce the percentage of votes needed to dis-incorporate a municipality under law," he said, warning that if SB572 is adopted, the Village will likely abolish its municipal court, causing the immediate loss of three to four jobs.

Because the Village would be forced to send all tickets and violations to the Camden County Associate Circuit Court for disposition, their dockets, which already are overcrowded, will

"In the end, a law intended to save taxpayer money and punish a few municipalities for claims of abuse will impose a far greater expense in time and money on your constituents," Miller said.

In addition to failing SB572, Miller stated they also would like to see SB5 amended. The bill has moved on to the House Civil and Criminal Proceedings Committee.

At their March 17 Board of Aldermen meeting, Osage Beach continues on page 22



# Local resident nominated to state commission

Donald R. McQuitty of Sunrise Beach was reappointed to serve on the State Fair Commission, which oversees the operations of the Missouri State Fair. The Missouri State Fair is held each year in August in Sedalia and attracts hundreds of thousands of visitors. McQuitty, a Democrat, is retired after 17 years as the chief executive officer of N.W. Electric Power Cooperative and

previously was with the Association of Missouri Electric Cooperatives for 11 years in Jefferson City. McQuitty, who also served on the board of directors for the National Rural Electric Cooperative Association, is a former state representative for the 12th District, representing Linn, Macon and Shelby counties. Gov. Jay Nixon nominated McQuitty for a term ending Dec. 29, 2019.

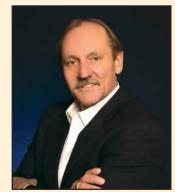




#### **As the Lake Churns**

#### Market Analysis

This month I'm taking a look back at the market over the past 10 years. The chart below shows a comparison by year of the # of properties sold and their average sales price for the time frame of January 1 through March 23 of each year. Data was collected from the Lake of the Ozarks Multiple Listing System.



Real Estate and Lake News with C. Michael Elliott

All Sale Jan. 1 thru March 23

Year	# Sold	Ave	rage Price
2006	672	\$	180,471
2007	552	\$	184,563
2008	401	\$	209,372
2009	284	\$	168,279
2010	268	\$	192,315
2011	272	\$	183,791
2012	345	\$	160,903
2013	375	\$	158,622
2014	339	\$	180,884
2015	396	\$	175,175
2016	402	\$	177,694

As you can see, the number of sales peaked in 2008, falling to a low in 2013, and now steadily gaining momentum over the last three years. The past two years have shown a significant increase in closed properties.

The average sales price rose in 2010 and 2011 then fell again in 2012 & 2013. In reviewing the individual sales, this is due to a few higher end sales during those periods which caused a higher average sales price rather than an actual boost then decline in property values.

The National Association of Realtors reported that existing home sales dropped 7.1 percent to a seasonally adjusted annual rate of 5.08 million in February from 5.47 million in January. Despite last month's large decline, sales are still 2.2 percent higher than a year ago.

Lawrence Yun, NAR chief economist, says existing sales disappointed in February and failed to keep pace with what had been a strong start to the year. "Sales took a considerable step back in most of the

country last month, and especially in the Northeast and Midwest," he said. "The lull in contract signings in January from the large East Coast blizzard, along with the slump in the stock market, may have played a role in February's lack of closings. However, the main issue continues to be a supply and affordability problem. Finding the right property at an affordable price is burdening many potential buyers."

The median existing-home price for all housing types in February was \$210,800, up 4.4 percent from February 2015 (\$201,900). February's price increase marks the 48th consecutive month of year-overyear gains.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866. Your. Lake or cme@yourlake.com View thousands of lake area listings at www. Your Lake.com. You can also log your opinions on Michael's real estate blog, www. As The Lake Churns.com

## **Entrepreneurs have another option with SBA**

Do you need funding for your small business? SBA loan programs might be the answer.

Starting a small business takes time, hard work, and money. Depending on your type of business and your present financial situation, you may find you need to reach to outside sources for funding.

One resource you can turn to for assistance in obtaining a loan to start or grow your business is the United States Small Business Administration (SBA). While the SBA does not directly lend money to small businesses, it can facilitate loans with third party lenders. Various banks, credit unions, community development organizations, and microlending institutions throughout the U.S. partner with the SBA to provide funding to small businesses without access to other financing options with reasonable terms.

SBA sets specific guidelines for loans, which are made by its partners, and it guarantees that they'll be repaid by the borrowers. This benefits small business owners by giving them access to much-needed funding, and it eliminates some of the risk to the lending partners.

To qualify for an SBA loan, your business must meet certain criteria regarding business size, financial standing, and others. You must also meet the credit qualifications of the lender because the SBA doesn't actually lend businesses the money. Instead, a bank makes the loan, which is backed by the SBA. This allows the bank to take a little more risk than they otherwise might.

Several advantages of SBA loans over conventional loans include:

- ·Lower down payments
- ·Longer repayment terms

Two SBA loan programs that benefit many small businesses are:

• 7(a) loan program

These loans can be used for various purposes, such as satisfying short-term or long-term working capital needs; purchasing equipment, machinery, and supplies; buying real estate; refinancing existing debt; and more.

· Microloan program pro-

vides loans up to \$50,000 to help businesses with lower dollar financing needs. According to the SBA, the average microloan is approximately \$13,000. You may not use microloans to pay existing debt, but you can use them for working capital and purchasing inventory, supplies, furniture, equipment, machinery, etc.

According to the SBA, preparation is key and it's important to understand some of the criteria that might influence your eligibility for an SBA loan. These include credit factors – such as making timely debt payments (payment on existing credit relationships, both business and

personal, is considered an indicator of your ability to repay a loan), cash flow projections and your debt-to-worth ratio. Collateral and working capital are other factors that may impact eligibility.

SBA offers guidance on all the factors that lenders look. That information can be found by visiting https://www.sba.gov/loans-grants/get-ready-apply/check-your-credit.

You'll also need to ensure you are in good standing with your state treasury and the IRS – for example, you've paid all taxes owed.

And don't forget the most

important document – your business plan with at least three years of financial projections; a view of what you'll do with the proceeds of the loan; and solid proof that you know your industry and target market. This is particularly important for startups that don't have a financial history. The bank will base its decision on your industry experience and future plans. SCORE can help with that step.

You also on check out SBA's Build your Business Plan Tool – a step-by-step guide to help you get started. You can save the plan as you go and download it when you're done.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at www. LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE



#### GLIMPSES OF THE LAKE'S PAST With Dwight Weaver

#### ROADSIDE DINING IN THE 1950S AND 60S – PART THREE

In parts one and two of this series we visited six former roadside eateries in Osage Beach. In this installment we visit three former restaurants in Lake Ozark.

What is today Quality Inn at the west end of Bagnell Dam Boulevard began as Howard Johnson's Motor Lodge in 1967. The current vacant attachment at its west side was HOWARD

JOHNSON'S RESTAURANT. The existence of the lodge and restaurant lent the unofficial name "Ho Jo Hill" to the Old Hwy 54 hill (a segment now called the Lee Mace Memorial Highway) fronting The Shoppes at Eagles Landing. The Lodge later became Baymont Inn and Suites and the eatery became Denny's Restaurant.

Three-tenths of-a-mile further east on the Boulevard at the corner of Fish Haven Road across from Morrow Chiropractic was the TOWER RESTAURANT and hobby shop owned and operated by Fred and Mable Smith. It featured a hobby/gift shop, a restaurant, and an Observation Tower from which you could see Bagnell Dam. The building, now gone, is featured in this article on a Frank Gress postcard. Adjacent to the restaurant at the southeast end of the Lake Ozark Roadside Park was a display board giving

statistical information about the construction of Bagnell Dam.
Five-tenths of-a-mile further east on the Boulevard across from the Michael Brandon Building was ARROWHEAD LODGE, which no longer exists. The Lodge, built in 1935, was one of the first

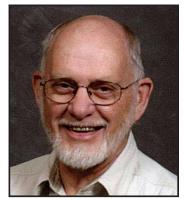
built in 1935, was one of the first business establishments along the Boulevard west of Horseshoe Bend Road. Arrowhead Lodge became a landmark of Lake Ozark and was noted for its Pow Wow Club and the fine food served in its restaurant. The Lodge met its demise in May of 2006. For more information about Arrowhead Lodge and other places along the Boulevard see the author's book "Historic Bagnell Dam Boulevard Past & Present".

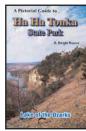
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

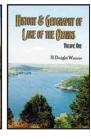
The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos

of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwight-weaver@charter.net or call 573-365-1171. Visit www. lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line











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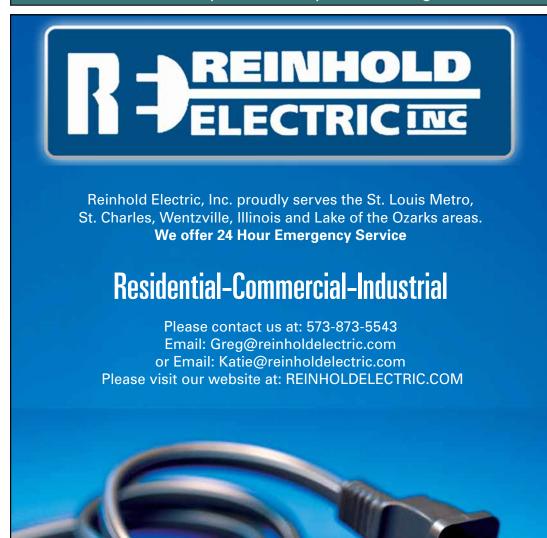
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#### "Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

# Covering Your Business for One Too Many

An automobile accident miles away from your bar could end up financially ruining your business if you don't have the right restaurant/bar insurance coverage in place.

Suppose you served a customer a few beers, not knowing that he already had several before coming to your bar. You had no way of anticipating, when the customer left and drove away, that he would cause a fatal accident more than 10 miles away. But when the investigation pointed at your bar as the last place he had been served a drink, lawyers immediately filed suit against you. Unless you have liquor liability insurance, your business—and you personally—could be financially responsible for damages.

Many times claims come from the person that drinks all the time and no one even knows he or she is drunk. Example of a bar that had a customer that was drinking in the bar they had video footage of him at the bar standing walking and acting like everyone else in the bar. He left the bar walked out like he hadn't drank a drop. He hit a family of 4 on the way home from the bar. When the cops made him take the breathalyzer he blew a 1.28 typically a person at that level shouldn't even be able to walk, but this guy showed no signs. After further investigation he had been drinking all day prior to coming into the bar. The family of the victims in the car sued the bar and won.

Imagine you have a table of foot-ball fans comes in to watch a game. Although they were originally in a great mood, by the time they've had a few beers; one guy is ready to take offense when another person criticizes his team. Fists fly and someone gets seriously injured. You could be held at least partially liable for any injuries or damages.



**Nick Brenizer, AIP** 

Liquor liability insurance isn't a coverage that comes in a typical restaurant/bar insurance package. Those bar and tavern insurance packages usually contain some kind of general liability insurance, but they specifically exclude incidents relating to alcohol. That's why you need liquor liability insurance coverage.

Liquor liability insurance is mostly rated on the percentage of alcohol sold vs. percentage of food sold. So the higher alcohol percentage you have the higher the premium for the liquor liability is going to be. There are quit a few different carriers that sell liquor liability but like all types of insurance you have to be careful of what you buy. Some carriers put the limit of liquor liability into the general liability limit. This obviously is the cheapest way and still better than not having any but this shares your liability amount which can cause you issues if you were to have another liability claim throughout the year. The best type is a true liquor liability policy which gives you the full policy limit (amount of your choice) so you are not sharing the limits with your general liability. This is the most broad form and best coverage.

You have worked hard putting your blood sweat and tears into that restaurant/bar and you don't want to give it all up over one too many drinks.

Nick Brenizer, has an AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



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# **OB** is reviewing its bid process after rejecting a local bid

By Nancy Zoellner-Hogland

Two Osage Beach aldermen said they felt special consideration should be given to local vendors when hiring contractors or making purchases.

The discussion came up in March after aldermen voted 4 to 2 to follow the recommendation of Osage Beach City Administrator Mike Welty and approve a bid of \$23,660 from an out-of-town bidder for 130 street banners and brackets to be mounted on light poles along Osage Beach Parkway.

Although 11 companies submitted bids, only two met city specifications - Street Décor Inc. of Reno, Nevada, whose bid came to \$182 per banner, or approximately \$16,000, and Smart Postal Centers of Osage Beach, whose bid was \$275 per banner, or approximately \$25,000.

Because the city had budgeted \$50,000, and because the Street Décor bid was so low, Welty asked that the board to approve the purchase of an additional 40 banners, which would allow the city to install them on every other light pole, instead of every third pole.

Welty also told aldermen that he felt the quality of the banners provided by Street Décor was better and the bracket design allowed for easier installation and removal. However, Tim Gardner of Smart Postal Centers, who attended the meeting, disagreed, demonstrating how easy it was to assemble and disassemble his brackets.

Alderman Tom Walker and

Alderwoman Phyllis Marose voted against the proposal. Both said they felt it was more important to support economic development within the city by awarding the bid to a local company, despite the higher cost. Walker also said Smart Postal would be better able to service the city if there were any problems with the banners.

However, Alderman Kevin Rucker said they needed to follow purchasing procedures established by the board in 2015, and read portions of the purchasing ordinance which states if competing vendors meet the bid specifications, the city is obligated to "ensure maximum value is obtained for each public dollar spent."

Rucker said because both Street Décor and Smart Postal met all the bid specifications, preference should be given to the local company only when quality is equal or better and the cost is the same or less.

After the vote was cast, Alderman Jeff Betherum asked city staff to look at the ordinance to find a way to favor local vendors, possibly allowing a local to be used when the bid was within 10 percent of the lowest outside bid.

However, in a later interview, Welty said much research and careful wording would have to go into such a move. He described a couple scenarios that could be problematic.

"A business that's not local could set up a temporary office within city limits in order to get preferential treatment, only to vacate after the bid is awarded. We'd also have to develop a definition of 'local.' Is 'local' just Osage Beach? Or is it Osage Beach and Lake Ozark. Or would we want to include businesses all around the entire Lake area in that description? And then do we give more consideration to a vendor inside Camden County than someone in Miller or Morgan? It's something that we will have to study very carefully," he said. "Our biggest consideration is finding the best value for the sales tax dollars that we're in charge of overseeing. Any time we can save money, we want to do that and any time we are given a chance to purchase locally, we do it without question because if we can save money and go local, it's a win-win. However, one of the reasons everyone feels so good about our municipality as a whole is because we have such deep reserves. If we start spending 30 percent more for everything just to go local, then pretty soon those reserves will start to go down and then we'll have a problem."

Welty said it was "a balancing act. As the assistant city administrator, all I can do is make the best recommendation that I know how to make and let the board make the decision."

All was not lost, however. Welty said the city went back to Smart Postal Centers and asked him to make a display background to use at trade shows.

"It looks awesome," he said.

#### **Mortgage \$ense**

with Michael Lasson of First State Bank Mortgage

#### Getting a Mortgage When You're Self-Employed

Being your own boss can have its advantages, except when it comes to purchasing a home. While it's not impossible for the self-employed to get a mortgage loan at the Lake of the Ozarks, it can be more difficult. It definitely requires advanced planning. Here are a few tips for the self-employed, to help you through the process:

#### 1. Showing Proof of Income.

Anyone applying for a mortgage has to show proof of income, showing accurate proof of income though, can be difficult for the self-employed. You also want to make sure your income is relatively consistent; while lenders can ignore seasonal spikes, they don't want to see a decrease in income from the previous year. This leads into the next point about choosing your deductions wisely, as these deductions will affect your income that is reported.

#### 2. Don't Take Too Many Deductions.

If you know you're going to apply for a mortgage in the next two years, be careful what deductions you take. The more deductions you take, the lower your income looks on paper. Keep in mind that your Lake of the Ozarks mortgage lender is going to go by what the IRS forms say, not what you say you brought home. While taking deductions for your business has its benefits come tax time, it can pose a huge disadvantage when it comes to getting a home loan. Random business expenses can come back to haunt you in the form of a lower taxable income, which results in a harder time qualifying for a loan.

#### 3. Maintain a Good Credit Score.

Whether you're self-employed or not, your credit score plays a big role in determining your loan approval. You don't want to jump through all the



hoops of proving your income to find out your credit score isn't going to cut it. Make sure to maintain a good credit score in the months leading up to applying for a mortgage, and even after you've applied. Be sure to pay all your bills on time, use as little debt as possible, and don't open too many new credit accounts, especially in the 6-12 months before you apply for a mortgage.

Other tips for anyone looking to apply for a mortgage will also apply to those who are self-employed. While you may have to jump through a few extra hoops, the process of applying for a mortgage is the same as that of someone working for someone else. If you're self-employed and looking to obtain a home loan at the Lake of the Ozarks, give me a call at 573-746-7211. I will work with you every step of the way, providing the first class service you deserve!

For Lake area news, resources and tips on financial services, please

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#### **Managing Rental Property**

# Who Let The Dogs In

It seems that more people these days are travelling with their pets, especially their pooches. Finding pet friendly accommodations however can be a little difficult. But the market is growing and there is definitely a demand for those pet friendly properties with guests even willing to pay extra for the privilege of bringing their furry friends.

In fact in a recent Trip Advisor survey noted that 37% of pet owners say that they would be willing to pay more to stay at accommodations that are pet friendly. That same survey noted that 56% of American pet owners like to travel with their pets. Owners who are accepting pets are potentially seeing more rentals that those owners who do not cater to pets. According to the survey the most common travelling companion is still man's best friend

If you are going to cater to the pet loving public there are a few things that you will want to keep in mind, especially here at the Lake of the Ozarks. At the Lake most condo associations will not allow vacationing guests to bring their pets. Owners are allowed to have pets but not their guests or the vacationing public. So check the rules before you start taking reservations for guests with pets. You definitely don't want a situation where you get fined by the association or your guest gets harassed or kicked out due to having a pet.

Obviously if your vacation rental property is a private home then you should be in pretty good shape to make the decision on whether or not to accept rentals with pets. There are a number of things that you will want to consider before allowing pets. Do you have anyone



**Russell Burdette** 

in your family with pet allergies? You will also have to think of guests not travelling with pets and the fact that some of them may have family members with pet allergies.

You should also think about limiting the size of the pet and how many the guest can bring with them. At our company we have a limit of two dogs and in most cases they need to be less than 20 pounds apiece for our homes that allow pets. We also ask that they be crated if they are going to be left alone in the home.

And if you don't want pets in your rental property there are a number of pet hotels and boarding houses that will board the pets close to rental properties allowing guests to take their pets with them and then board them for the night at the pet hotel. This is a great option that you can offer your vacationing quests.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.



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#### "Tax Time"

with Bobby Medlin CPA

#### **Path Act**

On December 18, the president signed into law the Protecting Americans from Tax Hikes (PATH) Act of 2015 and the Consolidated Appropriations Act of 2016. The Path Act retroactively extends 50 or so tax "extenders" that are taxpayer-friendly. The Consolidated Appropriations Act includes a delay of the Affordable Care Act's 40% excise tax on "Cadillac" health plans as well as an extension of various energy credits.

Congress has, in recent years, only made these tax provisions good for one or two years at a time. This go around, however, many of the provisions were made permanent. Here is what you need to know to plan ahead for 2015 tax filings and 2016 tax planning.

Depreciation deductions gained a boost from the new law. Section 179 expensing limit of \$500,000 has been made permanent and is indexed for inflation going forward. Bonus depreciation, where 50% of the cost of eligible property can be deducted in the year of acquisition, was extended through 2017. For 2018, bonus depreciation is allowed at 40% of the cost, and for 2019 it is 30% of the cost. After 2019, bonus depreciation expires. For those of you purchasing cars for business use, the bonus depreciation gives you quite a bit larger deduction for new vehicles. Upgrades to car fleets should be planned out between now and the end of 2017 to gain maximum depreciation deductions to avoid annual limitations on vehicle depreciation.

Those deducting commercial buildings and restaurant improvements also benefit under the new law. The faster 15-year write off for certain real property improvements in these cases, was made permanent. Otherwise, some of these deductions would have been taken over a 39-year period.

Those of you needing to upgrade HVAC for business use will receive a windfall under the new provisions. Certain units used for heating and cooling can be fully deducted in the year of purchase under Section 179 beginning in 2016.

Education sectors benefit as well.



**Bobby Medlin, CPA** 

The American Opportunity Tax Credit was extended and made permanent along with the \$250 above-the-line annual deduction for educator expenses.

Thinking of giving to charity to get a large tax deduction? You may qualify for the qualified conservation easement contribution deduction, which has now been made permanent. This provision is commonly used in strategic planning to save income and estate taxes and now can be relied upon as a permanent provision without annual uncertainty about expiration.

Another, very beneficial charitable contribution provision was made permanent. The up to \$100,000 tax-free IRA distribution of required minimum distributions to a qualified charity was extended and made permanent. This provision also works well for estate planning savings and income tax savings.

Additional provisions that help individual taxpayers include enhanced child tax credit, deduction of sales tax, and deduction of mortgage insurance premiums which are all available for use on a permanent basis.

Those of you selling a business may want to check out the extended Section 1202 which excludes part of your gain from selling your corporate shares.

Bobby Medlin, CPA is a founding partner of Bobby Medlin CPA Group, LLC and has been advising businesses in areas of estate planning, succession planning, and tax strategy for over 30 years.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www. bobbymedlincpa.com

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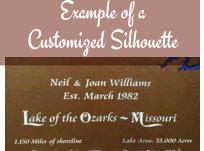
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## **Senate bill 572 opposed locally**

continued from page 13 aldermen voted to send a similar letter to State Representatives Diane Franklin of Camdenton, Rocky Miller of Lake Ozark and David Wood of Versailles.

"It is too broad and affects our city when it is meant to address problems in St. Louis County," Lyons wrote. "Our city and our sister cities at the Lake of the Ozarks play a significant role in Missouri's recreational economy and second-home market. The safety and security of our residents and visitors is an issue of primary importance for us, and SB 572 unnecessarily interferes with our ability to enforce municipal codes at the local level of government."

The letter also stated that reducing the fines from a maximum of \$500 to \$200 would

dramatically impair the city's ability to punish violators whose "trash in the yard, misuse of the property for a business in a residential zone, or peeling paint can ruin the livability of a neighborhood and impair the property value of the people unlucky enough to live next door."

The Missouri Municipal League also opposes the bill, stating on its website that the bill

- Lessens a city's ability to rehabilitate neighborhoods and protect property values for citizens;
- Removes the use of graduated fines for repeat offenders;
- Has little effect on the most egregious violators, who will be unmoved by a \$200 fine; this greatly impedes a city's ability to hold nuisance violators respon-

sible:

- All cities, large and small, across this state deal with nuisances and derelict properties. After a \$200 (maximum allowable fine) citation is issued, violators have no incentive to remove rubbish and trash, tall grass, noxious weeds, derelict cars, flammable materials; unhealthy and unsanitary conditions.
- Cities cannot afford to use taxpayer dollars to clean up unsafe and unsanitary conditions on private property.

This legislation could, over time, greatly affect the overall health, safety and property values of neighborhoods - a fundamental purpose of local government

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# **Building an effective** web *presence*

with Sandy Waggett of MSW Interactive Designs

#### Important Advice for Job Seekers from a Small Business Owner

We recently had an opening for a new team member at MSW Interactive Designs and received more than 50 resumes for the position. After going through the process of narrowing the field down for possible interviews, we would like to give some advice for job seekers in this month's column. This advice applies to any candidate for any job.

As an applicant, you should be proactive about each of these before sending a resume to a potential employer. Assume that the employer is going to look at each of these and make some assumptions about you.

#### Google yourself.

Online information about you can easily be found by searching your name in Google. If you find something that might be a negative flag for an employer, be ready to explain it upfront. Everyone can make mistakes, so just be proactive. Know that if it's out there, they have probably seen it.

#### Scrub your Facebook profile, posts, and photos.

If you have a public Facebook account, your potential employer will look at it. If your profile photo is not professional, or shows an image that can be controversial, consider changing it. If you have posts or photos that can be viewed as controversial, consider removing them or making your profile private. Nothing can turn off a potential employer faster than drunken photos, foul language, or angry political posts.

#### Beef up your LinkedIn profile.

This is Facebook for professionals. Make sure your profile matches your resume, including accurate past employment history. If things don't match up, this can be a red flag for a potential employer. Have a professional head shot taken for your profile photo.

#### Clean up other channels (Twitter, Instagram, etc.)

Same advice here...if you don't think your Mom would approve of a post, or you wouldn't want it published in a local newspaper, then remove it.



**Sandy Waggett** 

If it's in the public arena, it's fair game for a potential employer to look at and make assumptions about you.

#### CaseNet yourself.

Most employers will check your name in CaseNet. For those unaware of this resource, it's a public website to see if there have been any criminal charges filed against you, any judgements against you, and any civil lawsuits you have been involved with. If you have anything negative in CaseNet, be proactive about discussing it with a potential employer. If it's there, they have seen it.

In today's digital world, it's easy for an employer to find a great deal of information about you before they ever meet you. If you will be applying for a job in the future, it's worth your time to do an "online audit" of yourself. Remember, as an employee you will represent THEIR business.

Employers look for GREAT candidates. They start with your resume. If that's good, then they Google you. When your online footprint is a good one, your chances of getting an interview go way up!

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#### **Armchair Pilot**

continued from page 2 sewing kits. Check with the hotel to see if straighteners might be available. Also limit makeup to items you use every day.

**SPIRIT AIRLINES' PLANES** may be yellow, but their heart is red, white and blue. In February, the company announced it will be waiving bag fees for active members of the U.S. military. Passengers who have an



active military ID also will not be charged for checking two bags. In a prepared statement, CEO Bob Fornaro said Spirit was "thrilled to make this move to honor the brave men and women who put their lives on the line for our freedom." The airline's baggage fees range from \$30 to \$100, depending on when the extra bags are paid for. Several other carriers also offer the benefit to active military.

**UNBEKNOWNST TO MANY** travelers, the Department of Transportation requires that

domestic airlines offer a 24-hour reservation guarantee. That means you have 24 hours after locking in a reservation to change your mind. The guarantee applies to all tickets booked seven or more days in advance.

In March, 100 influential women from the media, entertainment, business, policy and technology industries got the opportunity to network 30,000 feet in the air on a special all-female JetBlue "power trip" from San Francisco to New York. The flight was part of a 36-hour networking event put on by Marie Clair magazine that included a formal conference and other events.







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#### **Looking for employees? Job Fair can help**

By Nancy Zoellner-Hogland

Employees are the backbone of a business. However, it sometimes can be difficult to find people who want to work.

The Missouri Career Center is hoping to remedy that with a job fair. The event is scheduled for 9 a.m. to 2 p.m. Tuesday, April 19 at Tan-Tar-A Resort's Windgate Hall. It's open to all job seekers and all businesses located in the Lake area. There is no fee to participate and no fee to attend.

At previous job fairs, more

than 200 job seekers have shown

"In the past, we've had companies there that were looking for everything from part-time seasonal workers to full-time year-round employees, and the types of businesses that attend rum full gamut. Because we want to get as many involved as possible, all business owners or managers have to do is call us or send us the flyer to register," said Terry Sullivan, a career consultant at the Career Center. "Those

who participate will be provided with a booth space – a table and two chairs. They can bring their own table covers or skirts or other items to decorate their booth and they can bring any information they would like to distribute to job hunters. We even provide a private room where employers can quietly interview people on the spot."

Last year, more than 20 businesses participated.

Sullivan said that's why it's important for job seekers to show

up dressed for success with resumes in hand.

"A lot of the companies are looking for seasonal workers and yes, you may never wear anything but shorts, T-shirt and flip flops to work, but that's not appropriate dress for a job interview," she said. "Those applying for jobs need to look professional."

They should also bring pens to fill out applications and be able to provide work history and references, if needed.

Sullivan also said candidates of all ages, experience levels and industries are encouraged to attend

For those who don't have a resume, the Career Center can also help. Located at 204 Business Park Road behind the Linn Creek Post Office, career consultants hold weekly classes on such topics as how to prepare a resume, how to successfully get thru a job interview and basic computer skills. They also regularly hold career exploration workshops.

Sullivan said anyone, whether they're currently employed or not, can attend any of the programs, which are all offered free of charge. All that's required is registration at the center – about a 30-minute process. A valid picture identification, such as a driver's license, that shows birthdate and address is required to sign up.

The job fair is sponsored by the Lake of the Ozarks Council of Local Governments, the Lake Area Chamber of Commerce, the Lake West Chamber of Commerce, the Camdenton Area Chamber of Commerce, the Lake Career and Technical Center and the Missouri Division of Workforce Development.

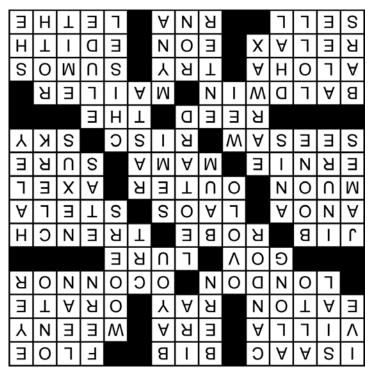
For more information, call 573-346-1766 or 1-888-728-5627.

#### How to dress for an interview

According to several job search websites, T-shirts, sandals and sweatshirts are out. Job seekers should dress a level or two above the job they're applying for and those clothes should be near, clean and pressed. If jeans are worn, they should be darker colored, not faded and worn, and they should be spotless.

Don't wear jewelry except a wedding ring or watch. Fingernails should be clean and trimmed, hair should be clean and neat.





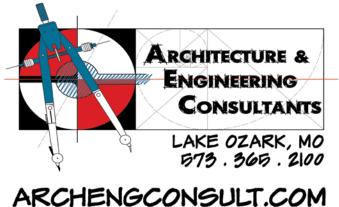
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# Keepin' it clean

By Nancy Zoellner-Hogland

Spring cleaning at the Lake in in full swing this month and although many have already signed up to help, chambers and other organizations are still in need of more volunteers.

Starting bright and early – 8 a.m. – on Saturday, April 16, the West Lake Chamber of Commerce will kick off its 18th Annual Lake Road Cleanup. Chamber officials said tons of scrap metal, tires, appliances and just plain trash has been disposed of each year during this one-day campaign.

"A core group of volunteers have faithfully watched over this event not only picking up trash along the roadsides but also manning the dumpsters available that day. We encourage all the residents of the Westside to engage in this cleanup campaign helping make our environment cleaner and safer," Chamber Executive Director Paul Hooper.

Trash bags will be available at the both the chamber office and the Laurie City Hall. After trash is gathered, it can be taken to three dumpster sites – the Laurie branch of the Bank of Versailles on Highway 5, the Cuptree OSS on Lake Road 135-3 and in downtown Gravois Mills. Appliances, electronics, tires and scrap metal should be taken to the Laurie bank site only.

Those interested in joining the committee or becoming a volunteer should call the chamber office at 573-374-5500.

Ameren's Adopt-the-Shoreline, which sponsors cleanup of the Lake of the Ozarks' 1,150 miles of shoreline between Truman and Bagnell dams, kicked off March 19 but Ameren Missouri's Adopt-the-Shoreline coordinator Bryan Vance said they still have 460-some miles available.

"And it's not like the old days, where you had to have a boat and we were pulling 30 to 40 white foam logs out of the water," he laughed. "Now, people can just walk along the shoreline with trash bags and get the majority of it"

He said Ameren Missouri picks up the tab and provides for the disposal of trash collected each year. Additionally, Ameren also provides trash bags for cleanup. The bags are available at the Ameren Missouri Shoreline Management Office in Lake Ozark, the Lake West Chamber of Commerce in Sunrise Beach and Camdenton Area Chamber of Commerce at 739 West US Highway 54 in Camdenton.

A map showing the zones where help is still needed is available on the website, https://www.ameren.com/missouri/lake-of-the-ozarks/adopt-the-shoreline/zone-map.

Vance said that in the 25 years the program has been running, nearly 5 ½ million pounds of trash have been removed from the shoreline.

According to the Shoreline Cleanup website:

•Nine civic organizations adopted 89 miles of shoreline during the first year of the program. Today, more than 90 organizations have adopted more than 600 miles of shoreline.

•Over the past 25 years, more than 13,000 volunteers have helped with the program.

•Several supporting members have provided equipment, including barges, boats, forklifts and other specialized equipment, as well as resources to make the annual shoreline cleanup a success.

•An advisory board oversees the program and makes recommendations to Ameren Missouri on policy issues and/or additions or improvements to the program.

•Zone coordinators serve as liaisons to the Adopt-the-Shoreline groups that are within a particular zone, overseeing volunteers and equipment to maximize resources.

This year, Central Bank of Lake of the Ozarks, a member of the program since 1995, was acknowledged for its efforts. The bank sponsors cleanups between the 8 and 14-mile markers, covering more than 10 miles because of the number of large coves located in that area. Central Bank

estimates it has removed some 80 tons of trash since they joined the program.

At their 2016 kick-off ceremony, Ameren also recognized Rich Lair, who arranges boats and equipment in Zone 10; Joe Long, who oversees cleanup in Zone 11; and Patrick Callahan who works with Fowlers Point volunteers.

For more information or to become a volunteer, call Vance at 573-365-9252.

The Horseshoe Bend Special Road District (HBSRD) is also in need of several volunteers who will commit to adopting a section of road, and picking up trash at least three times a year – before Fourth of July and Memorial Day and Labor Day weekends – for one year. In return, the road district will supply and install two Adopt-A-Road Signs bearing the name of the individual, family, group or business that is participating in the program.

Currently, 15 groups are signed up. However, because the road district is responsible for a total of approximately 90 miles of roadway, many more volunteers are needed, according to HBSRD officials.

The road district will provide trash bags and/or "Litter Pick-Up Ahead" signs. After cleanup is completed, volunteers are asked to call the office and crews will pick up the trash that has been collected.

According to the HBSRD guidelines, children can help only in low traffic areas. The district asks that with youth organizations, one adult supervisor be present for every eight participants between 13 and 17 years of age and one adult supervisor be present for every four participants between 6 and 12 years of age. No one under the age of 6 is allowed to take part in the program.

For more information or to volunteer, call the HBSRD office at 573-365-2832.



It's that time of year again when groups all around the Lake volunteer to get ready for 'company.' Opportunities are available for whole family to get involved. Photo provided.

#### Crossword Puzzle

Solution page 26 THEME: AMERICAN AUTHORS

#### **ACROSS**

- 1. \*Science fiction author Asimov
- 6. Baby's apron
- 9. Arctic floater
- 13. Mexican revolutionary
- 14. Victorian, e.g.
- 15. Teeny-
- 16. Worry or cause anxiety
- 17. \*Bradbury of "The Martian
- Chronicles" fame
- 18. Perform on a dais
- 19. \*"The Call of the Wild" author
- 21. \*"A Good Man Is Hard to Find" author
- 23. Andrew Cuomo's title, for short
- 24. Analer's decov
- 25. Refuse to comply
- 28. Late Scalia's garb
- 30. Type of coat
- 35. Dwarf buffalo
- 37. Vietnam's neighbor
- 39. Rosetta Stone, e.g.
- 40. Negatively charged particle
- 41. External
- 43. Skater's jump
- 44. Bert's best friend
- 46. " Mia!"
- 47. Confident answer
- 48. Old time playground staple
- 50. Reduced Instruction Set Computer
- 52. Limit, to some
- 53. \*"Ten Days That Shook the World"
- 55. Café alternative
- 57. \*"Go Tell It on the Mountain" author
- 61. \*"The Executioner's Song" author
- 64. Greeting from Don Ho
- 65. Give it a go
- 67. Gigantic wrestlers
- 69. Kick back
- 70. Longest division of time
- 71. \*Wharton of "The Age of Innocence" fame
- 72. Auction off
- 73. DNA transmitter
- 74. River in Hades

#### DOWN

- 1. I have
- 2. Outer layer of Earth's crust
- 3. Kind of sax
- 4. \*James Patterson's "\_\_\_\_ Came a Spider"
- 5. Open book?
- 6. Capital of Switzerland
- 7. Retirement investment
- 8. Louisiana swamp
- 9. \*Woodrow Wilson Rawls' "Where
- the Red Grows"
- 10. Meat quality
- 11. Upon
- 12. Observer
- 15. Woman's suitors
- 20. Convex molding
- 22. Tube in old TV
- 24. Jane Fonda's 1980s garb
- 25. \*"The Turn of the Screw" author
- 26. Habituate
- 27. Trailblazer Daniel
- 29. \*Oz Creator
- 31. Greek H's
- 32. Connection in a series
- 33. Court employee
- 34. \*"Roots: The Saga of an American Family" author
- 36. Short for Anisette
- 38. Big rig
- 42. Haile Selassie's disciple
- 45. Canal junk
- 49. Yellow river tributary
- 51. Michelangelo's tool
- 54. Come in
- 56. Dodge
- 57. Criminal's barrier
- 58. Away from wind
- 59. Bum around
- 60. Lentil soup
- 61. Tropical Asian starlings
- 62. Do like exhaust pipe
- 63. \*"Portnoy's Complaint" author
- 66. Weasley of "Harry Potter"
- 68. Pronoun for George Eliot

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# Lake Ozark hoping for help in cleanup

continued from page 1 on each property. If asbestos is found, they would then have to decide if the asbestos abatement would be handled at the same time as demolition.

"By the time we get thru all those processes, it's going to be October before we get started on actual tear-down."

As part of the process, the city also was required to hold a public hearing where citizens were asked to assist in the completion of a needs assessment.

Van Dee said that in addition to city staff, just four members of the community attended. However, he said they were still able to have a good discussion that addressed some of the city's greatest needs. The group concluded that one of the city's biggest needs was to give more attention to its transportation system. He said everyone also felt that the addition of sidewalks would be great benefit to the community.

"We need to tie the trail that's on Horseshoe Bend with the sidewalks that are on Highway 242. We also need to add sidewalks on the rest of Bagnell Dam Boulevard. It's again, just a matter of coming up with funding. Even with a grant, we'd still have to come up with 20 percent and when you're looking at a \$100,000 project, that's \$20,000. I don't currently have \$20,000 that's not committed," he said.

Another identified need was the expansion of the city's outdoor early warning system. Van Dee said he's in the process of working with the Lake of the Ozarks Council of Local Governments, which assisted the city on the CDBG application, to find a funding source.

"We also discussed the huge gap that existing in housing and the fact that we do not have housing priced at less than \$90,000. In this area, to buy something for less than \$90,000, you're probably buying something that you couldn't live in so that definitely falls into the

'needs' category," he said.

Because the application deadline didn't end until April 1, Van Dee said didn't know how many other municipalities had submitted requests. He also said there's no expense to the city if the grant doesn't get approved. In addition, if the grant isn't approved, there's no commitment on the part of the property owners who agreed to be part of the program.

"It's all voluntary," Van Dee

#### Department of Economic Development CDBG guidelines

The eligible uses of funds allows cities and counties to use CDBG funds with local matching funds and private matching funds to eliminate abandoned blighted structures, primarily residential. Owners of commercial structures are required to commit 20% of the demolition costs of their structure as match.

Elimination of slum and blight is the only allowable national objective for demolition only projects.

A priority is elimination of structures which are hazardous.

The application maximum is \$125,000 for housing demolition only and up to \$250,000 if commercial demolition is included.

Applicants are required to include a map of the area showing all dilapidated structures and specific structures to be demolished; proof of ownership for all proposed properties; signed consent forms and colored pictures of those properties. All units proposed for demolition must have been vacant for a minimum of 12 months and documentation from a utility service must be provided to prove vacancy.

Applications are rated in a competitive process. Scores reflect standing in competition and allocated funds may be used to award as many as deemed suitable. This process may include a site visit when deemed necessary.

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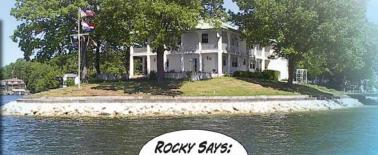
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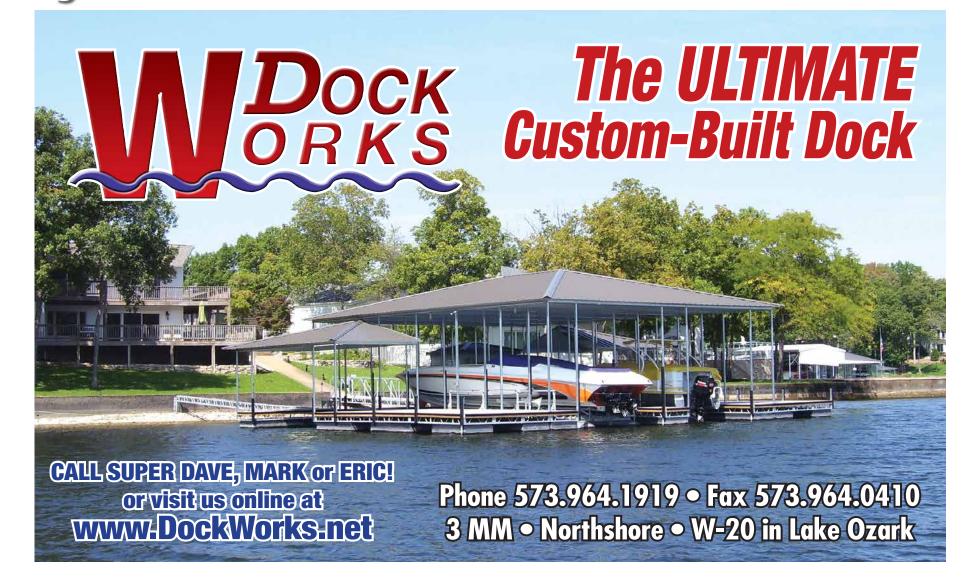


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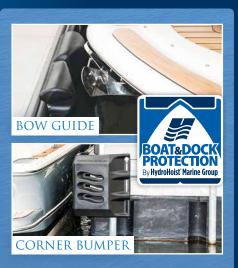
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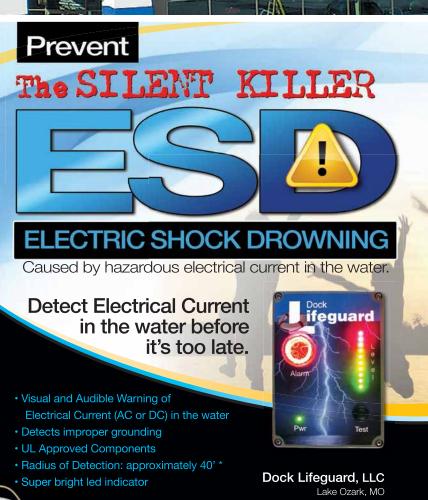
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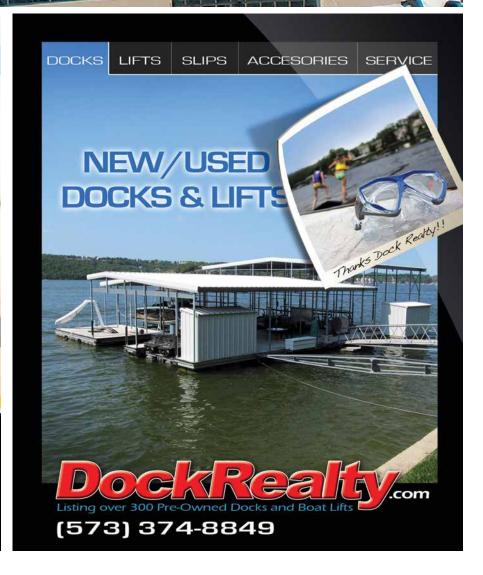
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2007 REGAL 2700 - VOLVO 320 H.P 250 HRS - TAN	
1999 CHAPARRAL 2830 BR - VOLVO 5.0 GIDP - WT/GRN	\$26,900
2007 MONTEREY 298 SS - 350 MAG MPI B3 - 170 HRS - RD/WHT	\$58,900
1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS	\$11,900
2005 CRUISER INC. 340 EXPRESS – T8.1 GI	\$89,900
2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
1997 FOUNTAIN 35 LIGHTNING – 500 H.P. – 250 HOURS	\$54,900
2005 FOUNTAIN 35 LIGHTNING- 496 MAG HO - 116 HRS	\$74,900

#### **DECK BOAT** 2003 SEA RAY 240 SUN DECK - 5.7 B3 - 600 HRS. - WHT.

	CUDDY	
ı	1993 REGAL 8.3SC - MERCURY 7.4 - TT/GRN	\$9,900
	1996 REGAL 8.3SC – 7.4 GLDP	\$14,900
	2004 REGAL 3350 - T5.7 GXI DP - 400 HRS	\$64,900
	2011 REGAL 3350 - T5.7GXI - 300 HRS- WHT	\$129,000
	2011 REGAL 3350 – T5.7 GXI DP	\$114,900
	2005 REGAL 3350 – T5.7 – 550 HRS	\$74,900

#### PERFORMANCE

1990 WEBBCRAFT 30 CONCORDE – T7.4 – WT/GRY – 500 HRS	\$11,900
1997 FOUNTAIN 35 LIGHTENING - 500 HP - 250 HRS	\$54,900
2005 FOUNTAIN 35 LIGHTNING - 496 MAG HO - 116 HRS	\$74,900
2005 KACHINA 340 BOLERO – TWIN 500 EFI – 142 HRS – TRL	\$59,900

#### **BOWRIDERS**

1996 WELLCRAFT 2600 ECLIPSE - 454 VOLVO - 200 HRS - TL/WHT	\$12,500
2002 FOUR WINNS 260 HORIZON - 5.7 GXI - 480 HRS	\$23,900
2005 RINKER 262 – 350 MAG MPI B3 –BLUE/WHT	\$26,900
2007 REGAL 2700 - 250 HRS - TAN - VOLVO 320 H.P	\$44,900
2003 CROWNLINE 270 BR - MERC 350 MAG - 322 HRS	\$34,900
1999 CHAPARRAL 2830 – 5.0 GIDP	\$26,900
1994 REGAL 8.3 SE – 7.4 GLDP-	\$18,750
1999 REGAL 2800 LSR - 7.4L - 355 HRS - WHITE	\$24,900
	,

#### PONTOONS

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2011 HARRIS-FLOTEBOTE 250SL - 250 VERADO 4-STROKE - 201 HRS	\$44,900
2005 BENNINGTON 2550 RL - 225 - 339 HRS	\$34,900
2001 BENNINGTON 25RL – YAMAHA 150 2-STROKE – WHT	\$26,900
2005 BENNINGTON 2575RL – MERC 5.0L – WHT/GRN	\$34,900
2005 BENNINGTON 2550 RL - YAMAHA 225 4-STROKE - WHT	\$37,800
2005 BENNINGTON 2575 RLI – 200 H.P. – YELLOW	\$37,900
2012 BENNINGTON 2874 RCW I/O - 5.7 GXI DP - 180 HRS	\$64,900

#### **PWC**

	,900
<b>CRUISERS</b> 2008 SEA RAY 240 SD – 5.0 MPI B3 – 140 HRS – WHT/TAN\$34	000

2000 OLATIAI 240 OD 3.0 WITT DO 140 TITO WITT/TAIN	ψυτ,υυυ
1993 SEA RAY 250 EC - MERC 7.4 - WHT/BLUE - 625 HRS	\$10,900
1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN	\$33,900
2003 LARSON 2800 MARINQUE – WHITE	
1993 BAJA 290 MY - MERCURY 350 - 600 HRS - N/PPL	
2013 CHAPARRAL 327 SSX - T350 - 120 HRS - BLACK	
2008 SEA RAY 310 SD - 350 MAG JS - 170 HRS	\$114,900
2002 REGAL 3260 – T5.7 – WHT/SAND	\$63,900
2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS	
2005 CRUISERS INC., T8.1 GI	\$89,900
2006 SEA RAY 340 SD - 6.2L - 425 HRS	\$114,900
2005 REGAL 3560 – T8.1 GI – 360 HRS	
2005 FORMULA 370 SS - T8.1 - WHT - 400 HRS	
2008 REGAL 3760 - T8.1 GI DP - N/BLUE- 235 HRS	
2004 REGAL 3860 – T8.1 GXI – WHT/BGE -320 HRS	
1992 REGAL 400 COMMODORE - TW/7.4 BLUE WATERS - TEAL.	
2002 REGAL 4260 VOLVO T/8.1 V-DRIVE - 640 HRS - WHT	
1996 REGAL 402 COMM – T502 – WHT	\$54,900
2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS	
2007 REGAL 4460 – T/8.1 – NTT/BLK – 110 HRS	
2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE	\$809,000 SOLD



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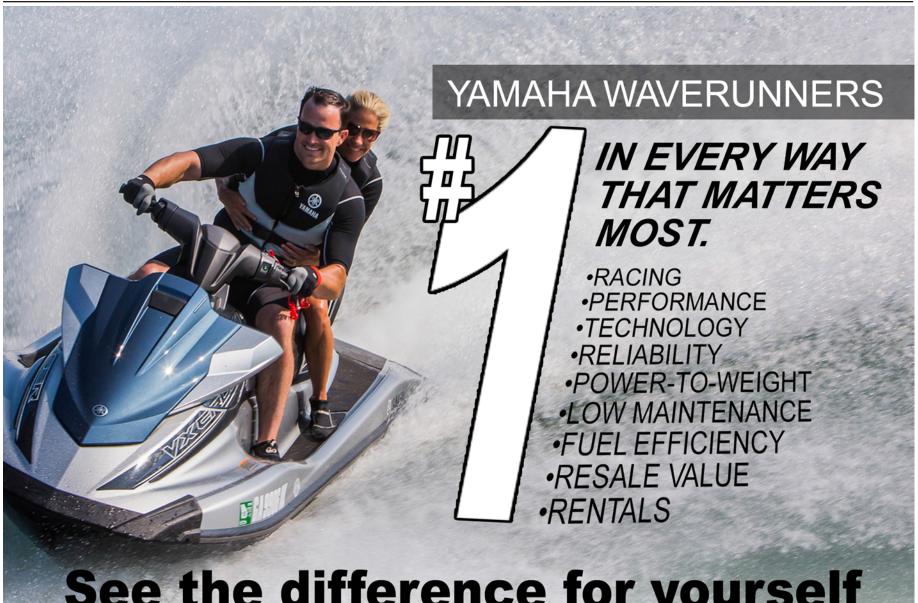






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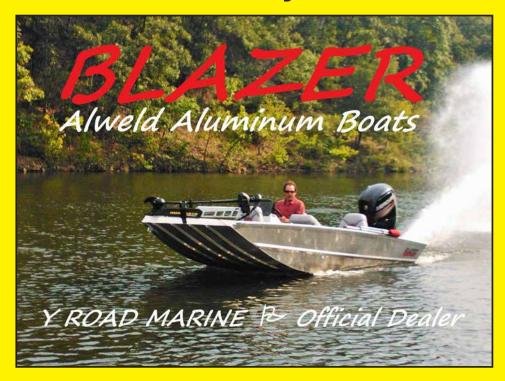


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